

Many elderly people struggle to keep a home¹

By Sybil D. Smith

In recent months we have seen much about the development of new housing communities for senior living. There is no doubt that the marketing of housing and other products to retiring baby boomers is big business.

Seniors do struggle with the thoughts of adapting their current home and aging in place, versus downsizing or moving somewhere that you no longer have to worry with routine maintenance and upkeep.

Once the decision is made to relocate, many options unfold for those with financial means. There is no shortage of senior housing options for the affluent. The affluent who choose to remain in their home, and age in place, can afford all of the modifications to make the home a safe environment.

Lawn maintenance and transportation are non-issues for the affluent.

For the not-so-affluent, who have worked over the years and enter retirement with a modest paid-for home and a modest savings, the options are few. The sale of their home along with all of their savings is not enough to buy into the new housing communities for senior living we hear so much about in the news. No one seems to be marketing to those who need "down-scale" senior housing.

The not-so-affluent seniors are forced to age in place. Much of their savings is used for home adaptations as the need arises. As the savings spend down, the routine maintenance and upkeep go undone. Property value goes down. Health-care needs also chip away at the savings. Neighborhood decay is a by-product.

Years ago it was not difficult to remain at home. Taking care of the elderly used to be a family value and was served well by tightly knit neighborhoods. Churches and Sunday schools used to keep up with the at-risk elderly among their groups and

the elderly in the neighborhood of the church.

When the not-so-affluent drain their savings and are left with small fixed incomes only, the next option could be a reverse mortgage so that they can live out their days in their home. Another choice would be to sell out and find subsidized public housing for which they will be disqualified if as a couple their joint income is over \$22,000 a year.

Waiting lists for federally subsidized public housing can last over a year. A near homeless group is emerging from current homeowners.

Many religious groups offer upscale housing for those who can afford to pay or buy in. Many of the same religious groups also support shelters and ministries for the homeless. A lack of "down-scale" senior housing options is propagating a large population of near homeless elderly. As the near-homeless elderly struggle to stay in their homes, the neighborhoods could become marginalized and turn into unsafe elderly ghettos.

Do we need to be mobilizing community groups to develop programs to teach folk how to live homeless? They could provide information about the locations of the shelters, soup kitchens and the best bridges. We can teach the future homeless persons about how to live out of a backpack and how to get a bath in the restrooms of public

buildings. We could even hold weekend retreats to practice living homeless.

Perhaps our time would be better invested if we work more upstream and think about prevention of homelessness among the near-homeless elderly. Once a group is mobilized with concern for the near-homeless elderly, perhaps they could advocate with the local authorities for special jurisdiction for Elder Cottage Housing Opportunity or ECHO (<http://www.seniorresource.com/hecho.htm>).

ECHO is about accessory

units and granny flats as a housing opportunity where seniors occupy a second family living unit or apartment with a separate entrance, on a single family lot, with another family. Generally they are permitted by the jurisdiction to foster affordable housing, or aid families with elderly

parents unable to live completely alone. The owner of the home and lot may be a senior, or the "renting" party may be seniors.

Another opportunity at the local level could be for congregations to come together and form intentional communities of care.

These could be mission driven and take the structure of affordable group homes or boarding homes. Congregation sponsored communities of care would reinforce the religious teaching of sanctity and dignity for all of life.

At the state level, the Emergency Repair and Owner-Occupied Rehabilitation activities are available to make repairs for lower income homeowners. These funds are provided by the South Carolina Housing Trust Fund. The Trust Fund delivers moneys through established partnerships with other governmental entities and qualified nonprofit sponsors. It is within the realm of possibilities that faith communities could apply for partnership.

At the national level, Section 202 Supportive Housing for the Elderly Program is the only federally funded housing program designed specifically for older persons. The Section 202 program is administered by the U.S. Department of Housing and Urban Development (HUD) and is HUD's largest directly funded construction program.

However there is no Section 202 housing in Greenville County, per Mike Chesser of the Upstate Homeless Coalition.

At all levels, prevention of homelessness among the near-homeless elderly can only begin when we collectively own it as a community problem.

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